

IT IS ORDERED

Date Entered on Docket: January 14, 2021



The Honorable David T. Thuma
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW MEXICO**

In Re:

Mercedes Marie Harris-Green
aka Mercedes Harris
and Tiffany Amber Green,

Debtors.

Case No. 20-10421-t7
Chapter 7

**STIPULATED ORDER ALLOWING LOSS MITIGATION NEGOTIATIONS IN
ORDER TO RESOLVE MOTION FOR RELIEF FROM AUTOMATIC STAY**

THIS MATTER came before the Court on the Motion for Relief from Stay filed by Idaho Housing and Finance Association, its successors and assigns ("Creditor") filed on

September 18, 2020 (Docket No.: 34) on the Debtor's real property described as 651 Rembert Trail SW, Albuquerque, NM 87121 (the "Property"). Creditor, by its counsel, Mercedes Marie Harris-Green and Tiffany Amber Green ("Debtors"), by and through their attorney, Mark Daniel John Regazzi (the "Parties"), agree and stipulate as follows:

IT IS THEREFORE AGREED that the automatic stay of §362 of the U.S. Bankruptcy Code, presently in effect in this case be, and hereby is, continued with full force and effect with respect to, all rights of Creditor with respect to the subject Property, except as provided below:

1. Debtors have entered into a Trial Period Plan Modification Agreement with Creditor. The Debtors' Trial Period Payment being scheduled from January 1, 2021 to March 1, 2021. Creditor may contact the Debtors via telephone or written correspondence in negotiation of a modification of the relevant mortgage.
2. In the event a permanent modification is entered into between Debtors and Creditor, Debtors shall be allowed to pay the regular mortgage payments directly to Creditor.
3. In the event Debtors fails to successfully complete the trial modification, or, if a permanent modification is not entered or denied between Debtors and Creditor, Movant may submit a declaration and order for full relief without any further notice or hearing.
4. In the event that the automatic stay of 11 U.S.C. §362 is terminated under the provisions of this Order, Creditor, and/or its successors and assigns, at its option, is free to exercise any rights it may have to enforce its security interest in the Property pursuant to applicable non-bankruptcy law and shall be allowed to take any and all steps necessary to exercise any and all rights it may have in the Property.

END OF ORDER

Submitted by:

WEINSTEIN & RILEY, P.S.

/s/ Elizabeth V. Friedenstein

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Approved:

/s/ Mark Daniel John Regazzi

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Copies to:

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Tiffany Amber Green
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Junior Lienholder:

NM Mortgage Finance Authority
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Albuquerque, NM 87102

Trustee:

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